JENSTEN
UNDERWRITING



KITCHEN & BATHROOM UNIT MANUFACTURING

COMMERCIAL COMBINED - APPETITE GUIDE

Kitchen and bathroom unit manufacturers sit right in Jensten's sweet spot: established joinery and cabinet-making operations with predictable processes, good-quality stock, and a genuine need for a policy that understands both the factory floor and the design office.

We want this trade because it's underwritten too often as generic "joinery" when the real exposure (bespoke design sign-off, showroom footfall, and finished units sat in a warehouse awaiting installation) needs a broker who can place it properly and a market that will actually engage with the detail.

APPETITE GUIDE



KITCHEN & BATHROOM UNIT MANUFACTURING

Accepted Risks

- ✓ Manufacture of fitted and freestanding kitchen units, bathroom furniture, vanity units and bespoke cabinetry
- ✓ CNC cutting, edge-banding, assembly and flat-pack production lines
- ✓ Spray finishing and lacquering booths with appropriate extraction and fire precautions
- ✓ On-site showrooms, including multi-site/multi-showroom operations
- ✓ Design-and-supply businesses that produce working drawings and measure-up specifications in-house
- ✓ Combined manufacture, supply and installation (including subcontracted fitting teams)
- ✓ Worktop fabrication (laminate, solid surface) where not involving uncontrolled stone-cutting silica processes
- ✓ Storage and distribution of finished units and componentry (hinges, handles, worktops) pending delivery
- ✓ Businesses trading from converted or purpose-built factory/warehouse premises built 1800 onwards

Declined / Referred Risks

- ✗ Pharmaceutical manufacturing and hazardous goods manufacturing
- ✗ Grade I listed premises
- ✗ High-hazard classes: explosives, nuclear, aviation, safety-critical automotive component manufacture
- ✗ Stone or quartz worktop cutting involving uncontrolled silica dust
- ? Solvent-based spray finishing without suppression/extraction - underwriter referral
- ? Significant combustible dust extraction risk without documented housekeeping/maintenance regime - underwriter referral

When you submit an RFQ, include:

- *A description of manufacturing processes (cutting, assembly, spray finishing)*
- *Declared stock values (raw material, WIP, finished goods)*
- *Number and location of any showrooms*
- *Subcontractor use for installation*
- *3-5 years' claims history*

We aim to come back with a clear steer quickly – if it's a fit, we'll say so, and if we need more information, we'll tell you exactly what.

COVER HIGHLIGHTS & CAPACITY

- Material Damage (MD) – also available standalone
- Business Interruption (BI) - aligned to MD
- Liability cover - available alongside MD and BI
- Legal Expenses included
- Export/ROW and US/Canada extension available - extension dependent on the specific goods and destination markets: max 25% of turnover
- Combined MD/BI capacity up to £10 million per location
- Minimum premium £750

Underwriter notes: Design liability/professional indemnity exposure arising from bespoke measure-up and specification work sits outside Commercial Combined - flag to clients as a separate PI consideration

For quotes, underwriting queries or referrals:

Call the team on 0344 880 0291

Email the team at bespoke.quotes@jensten.co.uk

For portal access, email: agency@jensten.co.uk

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